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COMMONS DEBATE.

PREMIER ON THE ENTENTE.

LIVELY EXCHANGES ON PROTECTION.

(Reuter's Service.)

London, November 15.
 The House of Commons opened listlessly, the Ministerial and Liberal benches being almost empty until the end of the questions, when the Peers, public and Dominion galleries were packed. The Ministerial benches gradually filled.

Mr. Ramsey MacDonald was loudly cheered on rising to move his vote of censure. He complained of the Government's neglect of unemployment, the absence of policy calculated to restore the influence of the country abroad and to re-establish international peace and trade, and condemned the Government for leaving millions destitute in order to fight an election on an undisclosed scheme of tariff and Imperial preference, conceived by sections of capitalists in their own interests, and which would increase the cost of living and encourage the formation of trusts.

Mr. Baldwin, who was given an ovation by his followers, agreed with Mr. MacDonald as to the necessity for infinite patience regarding foreign affairs. It must be remembered that it was impossible to accelerate the day of peace by creating fresh enmity in Europe. He had high hopes of success when the communications with America began, but, here again, all efforts were nullified by the action of two of the Allies. "It may indeed be difficult to maintain indefinitely our attempts to co-operate with allies who make it so difficult. I spared no pains to let the Allies know that the British people cannot continue indefinitely to maintain a spirit necessary to co-operation and the Entente if the present situation is allowed to continue very much longer."

Duties on Manufactures.

As regards unemployment, the Premier said he proposed a radical and drastic measure dealing with the period of emergency, knowing that it would be open to Parliament to examine the situation anew should ever the position again become normal and if unemployment causes disaster. (Cheers and laughter.) The Government did not propose in any circumstances to tax wheat, flour or meat, including mutton, cheese, butter and eggs, but it reserved a perfectly free hand on everything else. The Government desired to be released from Mr. Bonar Law's pledge to enable the imposition of duties on manufactures generally for the purpose of revenue and tariff negotiation, together with full power to impose larger duties when the circumstances of particular industries required. (Ministerial cheers.) The power of barmaking was a necessary part of the equipment of a modern industrial state; without it you might as well attempt to fight modern artillery with bows and arrows. The Government was examining the questions of health, unemployment insurance and old age pensions with a view to co-ordination and improvement. The Government confidently awaited the verdict of the country. (Cheers.)

Lloyd George's Taunt.

Mr. Lloyd George, who was frequently interrupted by Labourites, asserted that the first effect of a tariff decision would be an aggravation of unemployment because in the meantime all goods to be taxed would pour into the country. He taunted the Government with attempting to bind the Empire together with dead crabs. They were going to the electorate with tinned cans at their tails. Why should there be a preferential tariff for preserved cray-fish and roe for preserved lamb from New Zealand or preserved mutton from Australia. He suggested that the policy was an insult to the Empire, and that Mr. Baldwin would do an indelible harm by provoking such a conflict when negotiations were proceeding on which the peace of Europe depended.

There were boisterous scenes toward the close. Sir Lloyd George, who wound up on behalf of the Government, met with a storm of derisive interjections. There were vociferous cheers and counter cheers. The closure was finally carried by 292 to 192 and the motion rejected by 285 to 190, amid loud Ministerial cheers.

OIL FUEL SUPPLIES.

GOVERNMENT'S ANGLO-PERSIAN SHARES.

London, November 15.
 In the House of Commons, replying to questions, Mr. Neville Chamberlain said the proposal for the acquisition of the Government holding of Anglo-Persian oil shares had been under consideration for some time, but no decision had yet been reached. No step was contemplated by the Government which would jeopardise the supply of oil fuel to the Navy or mercantile marine. The Chancellor added he was unable under present circumstances to give an assurance that no change would be made before Parliament had had an opportunity of considering it.

MONEY FOR FRENCH PROPAGANDA.

Paris, November 15.
 The Government has submitted to Parliament a Bill providing for an additional expenditure of six million francs annually for "circulation of French information abroad." The preamble reviews the alleged unfavourable position of France compared with other countries as regards the distribution of news in the foreign press, and emphasises the propaganda value of effective daily news services. The bill provides that the money voted shall be handled similarly to secret service funds and not be subject to public justification of its expenditure.

BRITISH-AMERICAN COMMERCIAL PACT.

Washington, November 15.
 The State Department has sent the British Government the draft of two conventions giving the United States full equality in commercial opportunities in former German territories now under mandate to Britain and the Dominions. The drafts are in line with the Yalta treaty of 1921, between the United States and Japan. The territories include the island of Nauru, the ex-German possessions in the Pacific south of the equator, western Samoa, and South-West Africa. It is believed the conventions will be approved.

THE SILVER MARKET.

London, November 15.
 Reporting on silver, Messrs. Mocatta state China is a keen buyer here, and in America, partly owing to a considerable decrease in their stocks and partly owing to a better feeling due to the ending of the corner in Bombay. Another cause of the advance in London is the weakness of sterling exchange, and as a result thereof silver in New York to-day is lower than a week ago, while the advance in London quotations is over two per cent.

HONGKONG NAVAL YARD EMPLOYEES.

EFFECT OF HOUSING SHORTAGE.

NEW HANDS MUST LEAVE FAMILIES AT HOME.

(Reuter's Service.)

London, November 15.
 In the House of Commons, replying to questions, Major A.B. Boyd-Carpenter, Paymaster General, said that owing to the housing shortage in Hongkong it was deemed desirable to confine appointments of charwomen in the naval establishment to those volunteering to go without their families. The question of whether circumstances warrant the removal of the restriction was being considered. Major Boyd-Carpenter added that the proposed naval base at Singapore would not necessitate the construction of additional works of fortification at other harbours in Eastern waters.

THE CONSERVATIVE DIFFERENCES.

TWO STALWARTS OUT IN THE COLD.

London, November 15.
 The failure of Mr. Baldwin's negotiations with Lord Birkenhead and Mr. Austen Chamberlain is explained by the text of subsequent correspondence. Mr. Chamberlain, writing to Mr. Baldwin, infers from the time that has elapsed, that his and Lord Birkenhead's inclusion in the Government is unwelcome to some of Mr. Baldwin's supporters, and concludes by intimating that their assistance must therefore be confined to the platform support originally contemplated. Mr. Baldwin replied regretting that superfluous Cabinet appointments on the eve of the election would have been open to obvious objections. The only alternative would have been to replace two existing colleagues, which was unthinkable. Mr. Baldwin's letter to Lord Birkenhead expresses confidence that he will still give the party full support at the election, and particularly help Lord Derby to keep the flag flying in Lancashire. He adds that what is not possible now may more easily be accomplished later, when he hopes to achieve complete union of the party. Lord Birkenhead has replied profoundly regretting that their common desire to wipe out the memory of past differences has been defeated by forces which neither can control.

SIR T. P. SAPRU ATTACKS GENERAL SMUTS.

AN ACrimonious CONTROVERSY.

London, November 15.
 The close of the Imperial Conference has been marked by an acrimonious controversy between Sir T. P. Saprú and Gen. Smuts. The former was interviewed by Reuters on the eve of his departure for India and emphasised his failure with Gen. Smuts on the subject of the status of Indians. He said that Gen. Smuts had heaped an insult on the Government of India and by his attitude and obstinacy had harmed the Empire of which he posed as champion. Gen. Smuts interviewed by Reuters to-night said he was surprised at and regretted Sir T. P. Saprú's attack, which he feared would do the cause of India grave disservice. It was a difficult cause and was not likely to be made easier by vehement attack on representatives of other nations. The Dominions were represented at the Imperial Conference by Premiers vested with full responsibility but Sir T. P. Saprú was not even an ordinary member of the Government of India and had departed from the etiquette which all the other representatives of the Conference had observed towards each other. He emphatically repudiated the ludicrous charge of insulting the Government of India.

QUESTIONS IN THE COMMONS.

FRANCE'S DEBT TO BRITAIN.

London, November 15.
 There were two hundred and thirty-six questions in the House of Commons to-day. The Speaker disallowed many, notably a Labour demand for removal of the sugar duty on the ground that they only raised debating points. Replying to many questions, Mr. Neville Chamberlain said the French debt to Britain was now 612 millions sterling. The French Chamber had voted a total of eight hundred million francs for war material for Poland, Rumania and Jugoslavia. He said it had been stated that France's repayment of her debt to Britain would depend on her receipt of German reparations, but it was a matter of opinion whether that was tantamount to a partial repudiation of her debt.

BETTING TAX CONSIDERED.

London, November 15.
 The Betting Committee sat for three hours, and gave a majority decision that the Betting Tax is practicable, but in view of the coming dissolution of Parliament it abandoned consideration of the chairman's report in favour of a two and a half per cent. duty to be collected by means of stamps, and the establishment of ready-money betting offices.

BRITAIN'S VIEWS STATED.

Paris, November 15.
 A French semi-official message states France understands Britain has informed the Ambassadors' Conference that she does not desire to participate in any steps taken in Germany in connection with the ex-Crown Prince or ex-Kaiser. Britain is also opposed to any sanctions in connection with the Inter-Allied military control of Germany.

BERLINERS CANNOT GUZZLE.

Berlin, November 15.
 Von Seekt has issued a decree authorising the military to confiscate dance-hall bars and similar establishments catering purely for the luxurious, and convert them into kitchens of caterers for relief of the suffering populace. He adds: "There is no room in Germany to-day for guzzling or gluttony or costly extravagances."

NEW VALIDITY PERIOD OF PASSPORTS.

London, November 15.
 In the House of Commons, replying to questions, Mr. Ronald McNeill said the Government had invited the Governments of the Dominions to concur in the extension of the validity of British passports to a period of five years.

(Other Telegrams on Page 5.)

GENERAL CHAN NEAR CANTON.

DR. SUN NOW ON CRUISER.

The news to reach Hongkong to-day regarding the situation in Canton goes to show that the advance of Chan King-ming is proceeding steadily, that Sun's forces are being dissipated and that he has gone aboard his favourite cruiser, the Wingfung, whilst a large number of officers in the Yunnanese army have given up their commands and have come down to Hongkong.

Our Canton correspondent writes that, owing to a strict censorship on the vernacular papers, it is difficult to learn of the exact conditions prevailing on the East River front. The Yunnanese troops now in Canton, instead of moving up against Chan's forces, are gathered in the vicinity of the Canton-Samshui railway station as though in readiness to make a hurried departure. This confirms the statements that Chan is gradually getting near, in consequence of which public feeling is becoming more excited.

News from a private source states that Chan is now marching on Lo Kung, Lung Kong and U Chung, whilst Tung Koon city has already fallen and the defending troops have fallen back to the Bocca Tigris forts. If this information is correct, then Chan is already within sight of Canton itself.

A meeting has been held at Sun's military headquarters when it was decided that three million dollars have to be collected from the commercial community at once in order to pay the troops to put up a last fight. The merchants, however, on learning of this have decided to ignore such a request and have called upon the Commercial Corps to co-operate with the police in maintaining order in the City. Information has also reached Canton that Sun's force operating on the south front have been compelled to retreat to Kongmoon.

CHAN EXPECTED IN CANTON ON SUNDAY.

In conversation with a Captain of one of the Canton river boats this morning, a *Telegraph* representative was told that there is a general feeling in Canton that Chan King-ming will be in the city by Sunday. There is a constant stream of women and children crossing over to the Honam side, taking with them domestic goods and chattels. Not many people are leaving Canton for Hongkong, excepting officials who held office under Sun. Last night, as the boat was on her trip down stream large numbers of Sun's soldiers were to be seen between Whampoa and Canton making their way towards the city, the majority of them being unarmed. During yesterday quite a number of Sun's soldiers, looking bedraggled and tired, were passing along the Bund, from east to west, apparently making their way to the Samshui railway station. Some of the soldiers tried to get passages on the s.s. Lungshan for Hongkong, and when they were told that soldiers could not be taken to Hongkong, they made gestures to infer that they were willing to throw away their military caps and tunics in order to get on board. As they had no money, they were turned away and joined their comrades in the trek westward. Everywhere there are indications that Canton is quite reconciled to the idea of Sun being driven out, but it is not thought there will be much fighting in the vicinity of the city. There is only one Chinese cruiser at Whampoa, and Chan's entry into Canton seems to be merely a matter of days. The general impression is that Chan will not stay in Canton himself for a while, but will leave matters in the hands of General Yip Kue, his right-hand man.

A HONGKONG INCIDENT.

An exciting incident not unconnected with the situation at Canton, took place in Hongkong yesterday, when two men endeavoured to commit suicide. Chan King-cho and Tung Kak-to, two Yunnanese officers, endeavoured to take their lives by jumping into the harbour from the sea-wall near the Harbour Office, but were rescued by a boatwoman assisted by a revenue officer.

Investigations by the Police have disclosed a very interesting story. With the approach of the cold season it had been decided that the Yunnanese troops, whose loyalty to Dr. Sun had to be retained at all costs, should be supplied with blankets, to be purchased in Hongkong. A secretary of Dr. Sun, Wu Lu-hing, was entrusted with the buying commission, and he came to Hongkong with a large sum of money and put at the Astor House Hotel. A colleague who came over with him disappeared from the Hotel yesterday, and it has been reported to the police that a sum of \$15,000, brought down from Canton for the purchase of the blankets, has also disappeared. The two Yunnanese Commanders came under suspicion of having been concerned in this theft and apparently the matter preyed upon their minds so much that they resolved to take their lives together. Fortunately, there were a number of sampan near to the spot where they jumped in and the occupants had no difficulty in fishing both men out.

Will Sun Bolt?
 Peking telegrams to the *Daily Bulletin* state:
 After taking Shiehling, Chan King-ming rapidly pushed on towards Canton, while Sun Yat-sen's Kwangtung forces fell back on the city and took a position in the hills to the north near Canton, with his eastern flank touching the city.
 A message received this morning says that Chan King-ming's army is within 18 miles of Canton, where panic prevails.
 Prominent local people, including Liao Chung-kang, Yeh Kung-tso and Tso Lou, have taken refuge on the Shamoen, and also a number of other citizens, carrying valuables.
 Later:
 An official telegram received late this afternoon says that a portion of Sun Yat-sen's force has been cut off at Waichow, and that Chan King-ming's force should shortly reach Canton.
 Sun Yat-sen is expected to bolt immediately.
 It is feared that looting will follow Sun Yat-sen's departure.
 Later:
 A later message says that Chan King-ming's force is taking up a position on hilly ground north-east of Canton, and that Sun Yat-sen is collecting and sending forward all his available fresh troops.
 Sun Yat-sen asserts that he will fight outside the city boundaries.
 Local estimates give Chan King-ming 40,000 regular troops, while Sun Yat-sen's Kwangtung forces are mostly new troops, and he has also 30,000 Yunnanese. Ten thousand of the latter are ex-bandits, but are excellent fighters.

TOKYO AND YOKOHAMA.

THE RECONSTRUCTION PLANS.

Tokyo, Nov. 15.—To-day Baron Goto, in his capacity as President of the Reconstruction board, submitted to the Advisory Council the Board's final drafts of the plan of reconstruction for Tokyo and Yokohama. The plan provides for Trunk Roads from 90' to 180 feet wide, parks, markets and fireproof zones; also for Yokohama as a port capital, with improved water communications between the two cities.
 The Yokohama Municipality has passed the estimate of 521 million Yen for restoration. Martial law in Tokyo and Yokohama cease to-night.
 The *Asahi Jiji* and other newspaper express dissatisfaction at the budget as showing insufficient retrenchment, considering the present situation of Japan.—*Reuter.*

THE "BUSY" BEE.

The industry of the bee has been questioned by United States entomologists. Carefully checking the returns with honey of a number of marked bees, it was found that each insect averaged only five or six trips daily of fifteen minutes or so each trip at least half of the day being given over to uninterrupted rest, and intervals of half an hour or more between the trips being spent in the cells. It appeared further that the hardest workers lived not more than three weeks while the laziest survive five months.

TO-DAY.

Closing Exchange 2s. 3/16.
 Barometer 2 p.m. 29.98
 Temperature 2 p.m. 75
 Humidity 2 p.m. 79
 High-Tide 6 5/8 p.m. Low
 Water -10.20 p.m.
 Lighting Up-Time 5.40 p.m.

NEWS IN THE ADS.

Owners are reminded that entries for the Gymkhana to be held on December, 1st close to-morrow.—Page 4.
 Special services will be held at St. Andrew's Church, Kowloon, on Sunday next.—Page 4.
 Lane, Crawford, Ltd., announce the opening date of their New Salon.—Page 7.
 Mr. A. Castro has resigned from the management of Messrs. H. A. Castro and Co., Ltd.—Page 4.
 The First Ordinary Yearly Meeting of shareholders in the Hongkong Engineering and Construction Co., Ltd., will take place on the 28th. inst.—Pages 4.

YOUR RENT.

IS IT BEING INCREASED?

An Appeal to Tenants.

Several complaints have reached us regarding the plight in rise. With a view to securing further facts on this all-important question, we invite tenants to forward having been given notice to pay considerably increased rentals, or, in the alternative, to give up possession of their houses. On Wednesday, we gave publicity to the case of forwarded to the *Telegraph* offices, certain Kowloon tenants, and together with any additional complaint to-day a letter appears giving details which those affected may further instances of the grow desire to make—

Name of Premises.....	
Location	
Number of rooms	
Landlords.....	
Whether built since 1921.....	
Lowest known rent and date of same	
Present rent	
Increased rent being demanded (if any)	

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Tel. No. 269Just Received a new supply of
"S" & "P" TRAP CLOSETS.All kinds of Builders Re-
quisites in stock for immediate
Delivery.Estimates free for all kinds of
Sanitary work—Monumental work in
Italian Marble & Hongkong Granite.A new Stock of Artificial Wreaths Just
Arrived from 8" to 12" diameter.GENERAL REPAIRS
PROMPTLY ATTENDED TO.

Made for lasting service.

THE MOUTRIE PIANO.

FURS FOR WINTER.

SHANGHAI AS THE
MARKET.

Although the northern port claims the honour in the China fur trade, there is one complementarily smiling furrier stopping at the Astor House, says the Shanghai Times, who has much to say in favour of Shanghai's advantages. To make a collection of furs worth \$8200,000 in five weeks is something of a record, one which can hardly be boasted of by any of the Tientsin and Manchurian people, yet that is what has been done by this man without moving five miles from the creature comforts of Shanghai's leading hotel. Now, while his colleagues in the north are facing a chilly winter, several months of prowling through cold, ill-ventilated godowns, and braving the icy winds of Mongolia in dashes to Urga in the scramble for cargo, he is packing his things preparatory to a hasty return to the holiday doings of his own New York. His opinion, therefore, of the northern markets which require a winter's hard work and where prices are nearly always higher than those prevailing in Shanghai, is not exactly complimentary.

Disturbing Influences.

The northern fur market has, during the past few years, been subjected to disturbing influences which Shanghai has, in the main, escaped. The Siberian troubles have diverted much of the trade to Tientsin via the Mongolian route, a good proportion of what has been trapped in Russia finding its way to that market. Furthermore, the high prices in 1919, followed by the sharp break which ruled many a furrier both here and abroad, was felt much more keenly in the north than down here. The Tientsin companies have a watertight combination whose object is to raise prices. They have reliable sources of information regarding markets both in Europe and in America, and it is no uncommon thing for a firm's proprietors to know more about the home market than their manager. These men have never occupied their 1919 losses, but they are still trying to do so.

Too Cocksure.

Wired to that, the home firm often make the mistake of sending out men, who, while they know the fur business in as far as quality of goods goes, are not so good at the market. They do not know the China trade and are too cocksure to try to learn. For instance, a newly arrived man in the Tientsin market last year, told a friend of his that he was doing a tremendous amount of time and money, that he had been there three whole days and had not bought a single skin! That man had never been in Asia before, yet he thought he knew more than the men who were supposed to put him in touch with the market, with the result, it is said, that he paid outrageous prices for inferior cargo. His idea of buying, like the majority of his kind, was to get cargo regardless of quality and price.

Tactics like that, on the part of twenty odd youngsters, all of them under thirty, have resulted in Tientsin's fur market being transformed into a scramble for cargo. It is no uncommon thing to walk into a godown there and find anything from two to six or eight buyers squabbling over a parcel of furs, while the Chinese in charge grin broadly at the sight. Open bidding against one another in the Tientsin and Kalgan godowns has done more to force up prices than any other factor in that district.

Tricked By Compradores.

Furthermore, the comprador organisations extend far afield, with

"PRISONER"

WHATS A LIL' ENGAGE-
MENT RING ANYHOW?

Admittedly, it's a white rock that costs a heap of coin and has a wicked glint on the third finger of the left hand. It looks up like an arc light in a dungeon. Some men, looking at an engagement ring, see a reflection of themselves in the brilliant stone and get all swelled up with an idea that annexing a resting place for that gem on a white hand means they've got an iron clad deed to a human soul.

Other men, looking at a pretentious diamond on some lady's hand, which they didn't happen to place there themselves, regard it merely as a gentleman's handicap in the race of hearts.

The hero of George Barr McCutcheon's romantic novel, "The Prisoner," formerly titled "Castle Cransycrow," felt about as much as for the girl's new solitaire as the price-fight manager in H. C. Witwer's "The Leather Pushers," who regarded engagement diamonds as something to "jack" on rainy days.

The Universal film version of "The Prisoner," starring Herbert Rawlinson under Jack Conway's direction and with Ellen Percy, June Elridge, Bertram Grassby and ten other famous players in support, is now at the Star.

agents in every fur centre in northern China and Mongolia. So intricate are the ramifications of these companies within companies, that it is not a very uncommon thing for the foreign buyer for a Tientsin house to go, say, no farther than Kalgan and make a big purchase, only to discover later that he might as well have bought in Tientsin in as much as he bought through the comprador network. The Kalgan agent being tipped off to his arrival and laying in wait for him with the aid of some of his friends.

The general atmosphere of distrust surrounding both buyer and purveyor has not tended to improve conditions. Inevitably, men from home at compradors and then try to buy behind their backs. Compradors retaliate by buying and selling to competitor firms. The grifts in the fur market are not without their own kind of money to spend for their years and experience, are too impatient to wait for success in the fur trade, and depend upon years of constructive work, and unfortunately, in this attitude they are usually backed up by their home houses, which are in too many cases, highly speculative firms whose managers see no further than this year and depend upon the gambler's chance to unload at a profit cargo for which their men have paid too much in the mad scramble for quick riches.

Shanghai Organization.

Shanghai is fortunate in being better organized both on the Chinese and foreign sides. The foreign buyers are older men, well-known to the trade, and the Chinese dealers prefer them to strangers. Realizing, no doubt, that a man who has done business with them for a decade or so will keep on coming, year after year, and that it pays to hold cargo for him at a fair price. In consequence, there is not the mad scramble here that characterizes the northern market and it is possible to do a comfortable season's business here in a short time and then get to other parts of the world, leaving local interests in the hands of responsible agents.

DEWAR'S WHISKY.

MESSRS JOHN DEWAR & SONS, LIMITED, and Subsidiary Companies hold the LARGEST STOCKS of MATURED SCOTCH WHISKY in Scotland to-day, and are therefore able to guarantee the same fine quality all over the world.

They have recently secured the famous ROYAL LOCHNAGAR Distillery at Balmoral, which is situated on the ESTATE of H. M. THE KING. In addition they own directly, or are jointly interested in nine other of the finest Malt Distilleries in Scotland, thus ENSURING FUTURE SUPPLIES OF THE VERY FINEST QUALITY OF SCOTCH WHISKY.

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A. S. WATSON & Co., Ltd.

Wine & Spirit Merchants, Established 82 Years.

EUROPEAN'S
RESIDENCE BURGLED.EURASIAN YOUTH
SENTENCED.

An Eurasian youth named Benjamin Lay and a Chinese were charged before Mr. J. B. Wood at the Magistracy yesterday afternoon with committing a burglary at 12 Kung Mah Terrace, Wanchai, and stealing from the tenant, Mr. S. E. Alderman, one clock and twenty-five silver articles. Both defendants pleaded guilty.

Inspector Aris, the prosecuting officer, stated that the defendants entered the house by breaking a pane of glass in one of the windows in the early hours of the 9th inst. In searching the house the police found a piece of broken glass bearing finger prints, which, on being examined by the police at the Fingerprint Department, proved to be those of Benjamin Lay. On the afternoon of the 9th, Sub-Inspector Cockle, went to the Race Course and there arrested Lay who was playing football with a number of boys. At first Lay denied the burglary, but later he volunteered to the police information which led to the arrest of the second defendant. Regarding the silver stolen, all the pieces were recovered, except a watch which was not recovered. The watch was found in another man's house at Queen's Road East.

In reply to the Magistrate, Inspector Aris stated that Benjamin Lay had done no work since he was released from gaol in June after serving a term of three months for a similar offence. He spent his time between Hongkong and Canton.

When asked by the Magistrate if he wanted to make a statement, Lay stated that before he went to gaol the last time he understood from his brother that he was to be sent away from Hongkong after he was released. His brother had, however, done nothing for him and he had no work at present.

Inspector Cockle told the Magistrate that the defendant's brother did promise to send the defendant to Shanghai when he left gaol, but had not done so.

Each defendant was sentenced to six months' hard labour. In the case of Benjamin Lay the Magistrate made a "Police Supervision Order," which requires the defendant, after being discharged from gaol, to report himself to the police once every month.

The alleged receiver was then charged. He pleaded that he bought the silver watch from the defendants not knowing it had been stolen. He was committed to the police to produce a witness to corroborate his statement.

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PILES

Zam-Buk Cures Dreadful Case

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ZAM-BUK TO-DAY!

Many thousands of apparently hopeless cases of hemorrhoids, piles, rectal ulcers, abscesses, fistulae, etc., have been cured by the use of Zam-Buk. The cure is so simple and so effective that it is a wonder that it is not more generally known. It is a natural remedy, and it is so simple that it can be used by anyone. It is a natural remedy, and it is so simple that it can be used by anyone. It is a natural remedy, and it is so simple that it can be used by anyone.

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AGENTS, Wakefield & Co., 60, Kiangse Road, Shanghai.

A SHANGHAI
DISASTERTHREE EUROPEANS
KILLED.

(Our Own Correspondent.)

Shanghai, Nov. 15.

J. E. Wilson, Superintendent of the Riverside Municipal Power Station, Thomas Moodie, station engineer, C. W. Donaldson, construction engineer representing the English electrical concern and four Chinese were killed; W. Whitelock, station engineer, probably fatally injured losing a leg, and four Chinese injured when the new twenty thousand kilowatt turbine, while being tested was blown to pieces, temporarily suspending the Settlement electrical service. The turbine rotor burst, wrecking the turbine cylinder and entire steam turbine. Fragments were hurled everywhere, a section of the rotor striking a steel column of the building and glancing, burying itself, and the new sixty-six hundred volt switch board, cutting off the supply to the main circulating water pumps, condensers and two eighteen thou-

sand kilowatt machines, instantly filling the power house with live steam escaping from the pipe serving the turbine. Mr. Donaldson, representing the manufacturers, supervised the erection of the machine, which had not been accepted at the time of the accident.

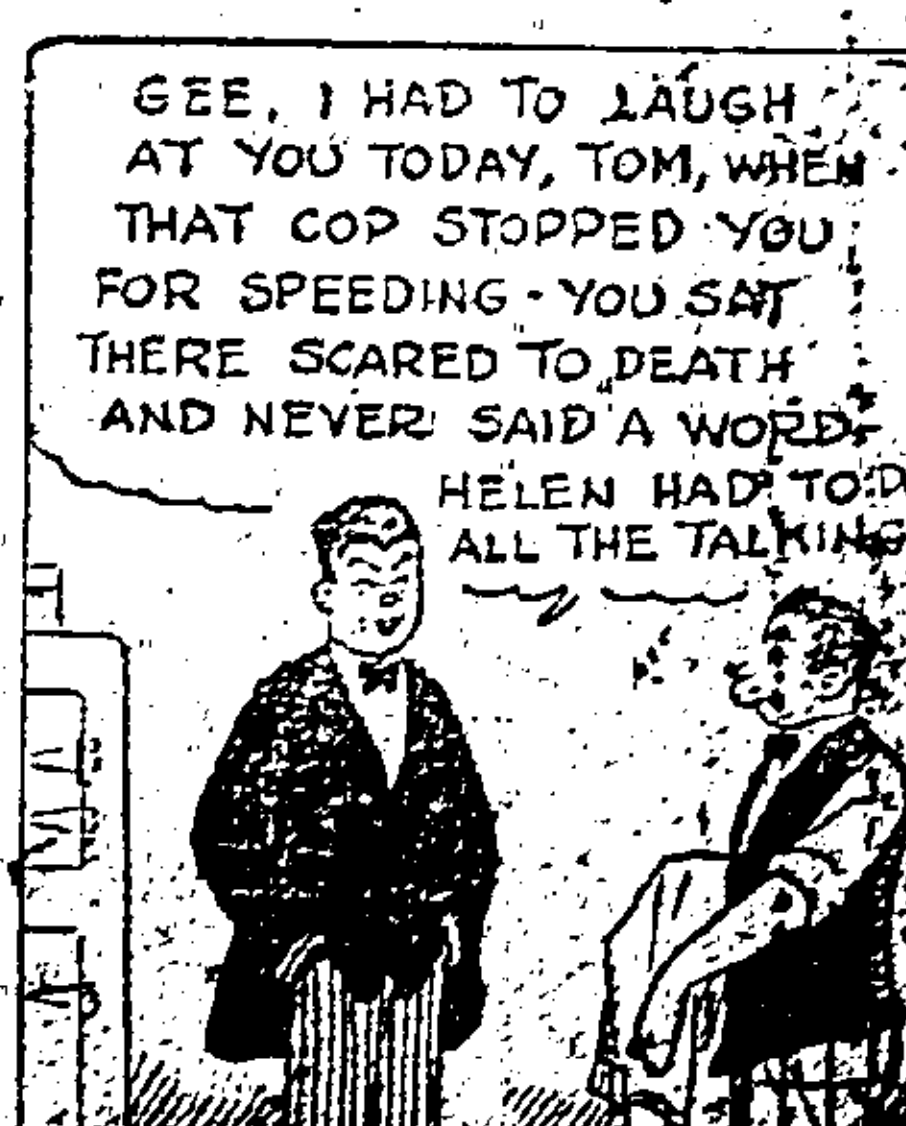
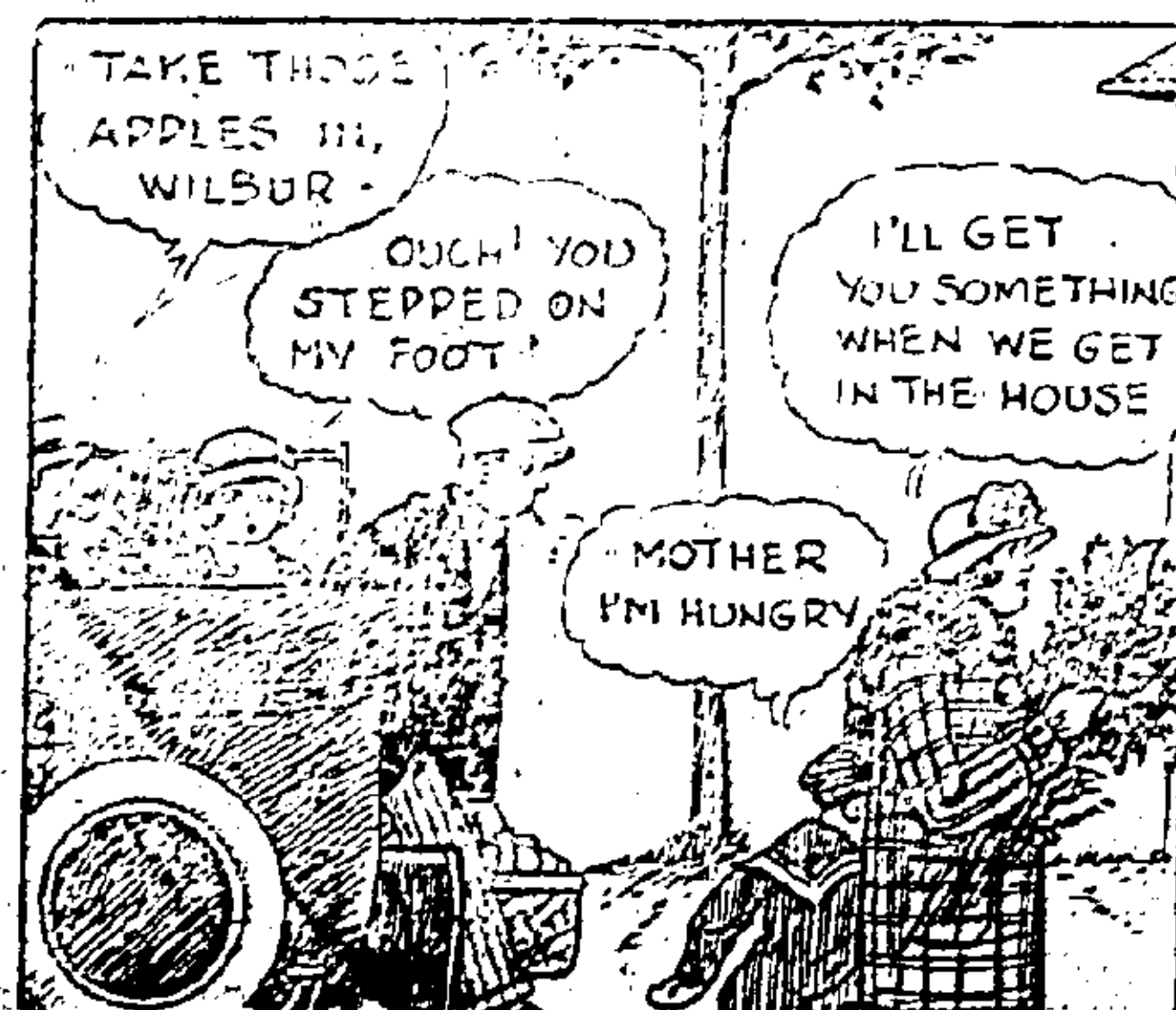
Shanghai, Nov. 15.—An explosion of one of the new twenty thousand kilowatt turbines, which are being erected for the Riverside Electric Power Stations, resulted in the death of three foreign engineers in charge and four Chinese. One of the former, C. W. Donaldson was a representative of Parson's turbines, who came out from England to put up the new plant. Another foreigner had a leg blown off, and about fifteen Chinese were sent to hospital.

GAS-STOVE TRAGEDY.
Mrs. Maynard, of Goring on Thames, the famous breeder of bulldogs, met with a tragic death last month. She stumbled on the gas stove and fell unconscious to the ground. A jet was turned on in her fall, and the unlighted gas poisoned the unconscious woman.

DOINGS OF THE DUFFS

Tom Plays Safe.

BY ALLMAN

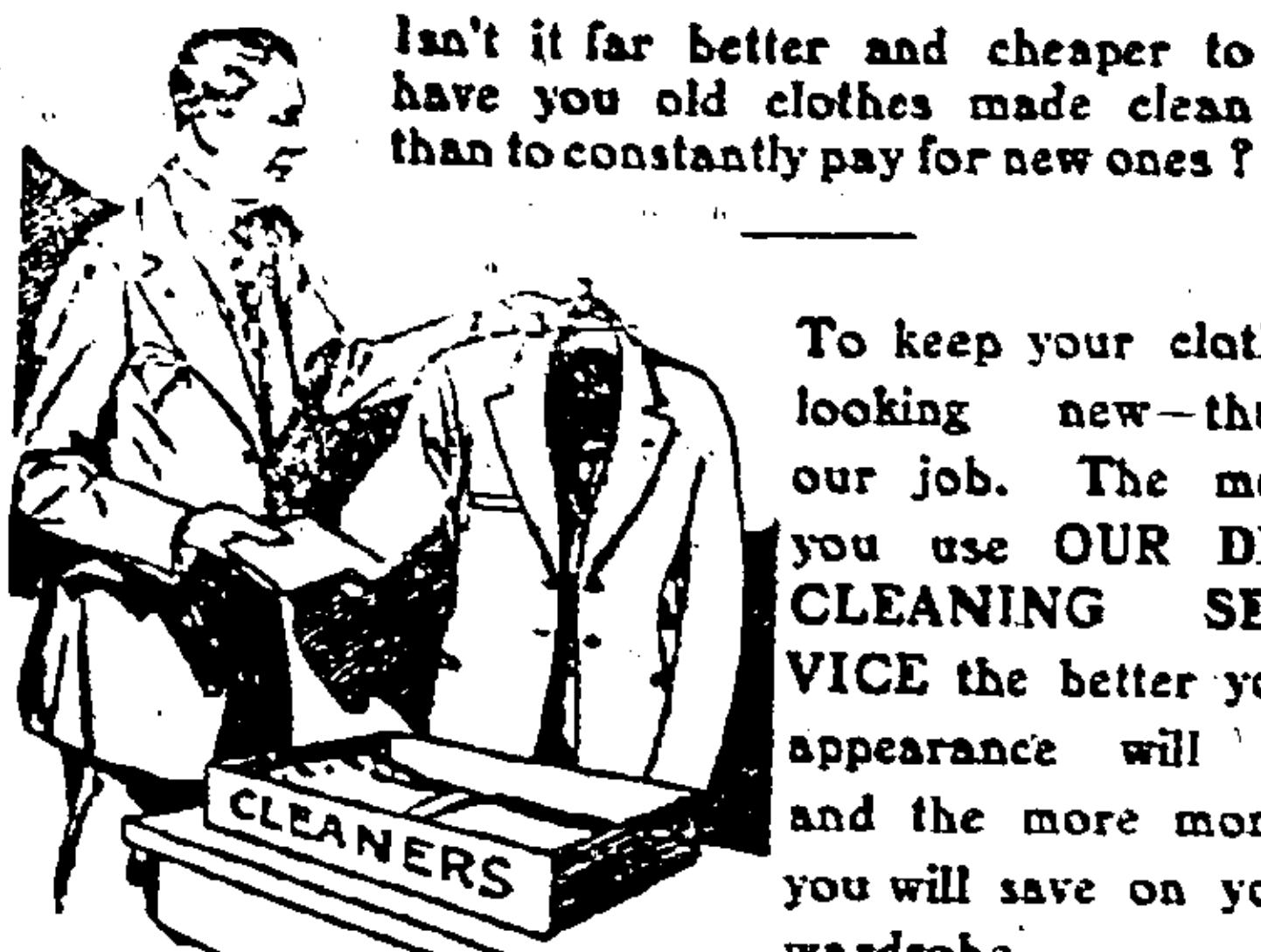


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PRICE - H.K. \$112.50 NET.

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Isn't it far better and cheaper to have your old clothes made clean than to constantly pay for new ones?

To keep your clothes looking new—that's our job. The more you use OUR DRY CLEANING SERVICE the better your appearance will be, and the more money you will save on your wardrobe.

MAY WE SERVE YOU?

STEAM LAUNDRY CO.

HEAD OFFICE & WORKS, YAUMATEI, Tel. K. 32.
HONGKONG DEPOT, 18, Stanley Street, Tel. C. 1279.
HONGKONG DEPOT, 62, Praya East, KOWLOON
DEPOT, 19, Canton Road, CANTON, 19, Shark
Central, East. Write or Phone for price list.

YOU WILL PLEASE
YOUR HOST AND HOSTESS
AT
St. ANDREW'S BALL
BY DANCING
The Eightsome Reel
Practice in your own home
WITH
"COLUMBIA"
NEW-PROCESS RECORD
NO. 270.
ANDERSON'S

SHIU YUEN CHEUNG
Opening on November 22nd
THE STORE OF QUALITY & RELIABILITY.

You are extended a cordial invitation to examine our display at the Opening Sale of Jewellery and Novelties. We are the biggest dealers in Jade, handling from the Jade Rock to its finished products.

LARGEST AND BEST SELECTION ON DISPLAY.
GENUINENESS & SATISFACTION GUARANTEED.

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A permanent roofing at a price competitive with corrugated iron.

"ITALIT"

The perfected red and grey corrugated cement— asbestos —

ROOFING

The Inspecting Engineer to the Crown
Agents for the Colonies

has conducted an interesting and conclusive series of tests on "ITALIT"

and a copy of his report, together with full particulars of "ITALIT" will be forwarded post free on request.

Delivered or fixed in any quantity anywhere.

Just ask for a copy of the "ITALIT" Booklet.

STOCK CARRIED BY—

SHEWAN TOMES & CO.
HONGKONG & CANTON. SOLE AGENTS.

EARLIER TELEGRAMS.

THE COMING ELECTIONS.

London, Nov. 15.

The a standing political news of to-day is that the negotiations between Mr. Prime Minister and Lord Birkenhead have broken down and neither he nor Mr. Austen Chamberlain, his close associate, are about to join the Government as anticipated. This is largely due to the existence of a strong feeling between Lord Birkenhead and several Ministers. It is stated that the latter even threatened to resign if the ex-Lord Chancellor was given office. Sir Robert Horne is not likely to relinquish business relationships. Sir Allan Smith, Chairman of the Industrial Group of the House of Commons, will not recontest South Croydon in consequence of his disagreeing with the protection policy and the Government's scheme of handling unemployment. Local Conservative Association has declined to grant him freedom herein. The attitude of the Lancashire Conservatives is still undecided, but a half dozen have definitely announced that they are convinced free-traders. The miners have decided to run fifty-three candidates, the same as at last election when forty were successful. Mr. Frank Hodges, General Secretary, expects they will sweep the board in the mining areas.

JAPANESE IN CALIFORNIA.

London, Nov. 15.

The Morning Post Washington correspondent wires that as a result of the Supreme Court decision cabled on the 12th, upholding the California State anti-alien land laws, it is estimated that 50,000 out of the 135,000 Japanese in California must either migrate to other States or return to Japan. Between a million and a million and a half acres of some of the richest agricultural lands in California now leased to Japanese must revert to white owners and the great vegetable producing industry of California, of which eighty per cent. is in the hands of Japanese must be abandoned. It is most probable that Japanese must retire from mercantile business of every description as the law which the Supreme Court has sustained makes it illegal for Japanese to enter into leases for their places of business.

THE AMERICA FARMERS.

Chicago, Nov. 15.

Addressing the Chicago Association of Commerce, Mr. Wallace, Secretary of Agriculture, stated that his department was very carefully considering the question of creating an agricultural expert commission to restore "the purchasing power of the farm" by withdrawing the exportable surplus from the home market and disposing thereof in charging up any losses to the producers on the next crop.

"TIMBER FOR JAPAN."

Washington, Nov. 15.

The Japanese Embassy has arranged the purchase and early shipment of 97,000,000 cubic feet of American timber, for reconstruction of Japanese cities.

LACE TAX PROPOSED.

London, Nov. 15.

The report of the British Board of Trade Committee on unemployment in machine-made lace and embroidery industries recommends a duty of 33 1/3 per cent. ad valorem for at least five years on all imported lace and on embroidery manufactured on net or eliminable fabric but not on embroideries on jotten fabrics.

THE FRENCH BUDGET.

Paris, Nov. 15.

The Minister of Finance, M. De Lasteyrie has informed the Chamber of Finance Committee that owing to the increased revenue to ordinary budget for 1924 will balance. The added that the restoration of devastated regions will take three years and will cost twenty-four milliards of francs.

A QUESTION OF CREED.

Dallas, Texas, Nov. 15.

The house of bishops of the Episcopal Church have voted strongly in favour of the reaffirmation of faith in the virgin birth and the Apostles Creed, notwithstanding that various churchmen within and outside the Ministry cast doubt upon the literal interpretation of these doctrines.

GREEK GENERALS CONDEMNED TO DEATH.

Athens, Nov. 15.

The court at Eleusis has condemned to death Generals Leonardo, Poulos and Gargalides and Majors Avrambos and Nicolareas, and also sentenced many officers of high rank to life or long terms of imprisonment in connection with the recent revolt.

SEPARATISTS IN LIMBURG.

Paris, Nov. 15.

The former Dusseldorf Separatists have occupied the Limburg district, also the Sieg district south of the British zone.

MONTROSE-YUEN SANG COLLISION.

YESTERDAY'S EVIDENCE.

The Admiralty Jurisdiction case concerning the collision between the s.s. Yuen Sang and the s.s. Montrose in Manila Harbour in Aug. 1923, was continued yesterday before the Chief Justice and Comdr. Beckwith (sitting as assessor).

Capt. Frank T. Wheeler, marine superintendent of the Indo-China S.N. Co. for several years, said he had been master of the Yuen Sang in question and had experience of her in Manila Harbour. If No. 1 typhoon signal was up when he arrived there he should keep steam.

Mr. Potter: It has been suggested in this case that the No. 1 signal means "lay your fires," and No. 2, "put a match to it." Do you agree?

Witness: That is not my interpretation. No. 1 means raise steam.

Continuing he said when No. 4 signal went up he should take it that the typhoon was in the China Seas and he should stay at his berth and expect to stay there. He should not leave his berth till it became precarious. Had the bow lines given way he should have let his stern lines go and rode to the anchor.

He had read the evidence given in London and in his opinion, having regard to the fact that the Montrose had no steam, he considered the Montrose was very improperly moored.

Capt. Wheeler said it was his opinion that those in charge of the Montrose, knowing that they could not leave through not having having steam, should have dropped their second anchor and slacked away on both chains and on the head ropes so far as they reasonably could in order to place the vessel under the shelter of the shed on the wharf. The shed was 50 feet high. At the same time this would have given longer scope to the head ropes.

It was his opinion that with the Montrose in that position and the wind at south-east, she would have been perfectly secure. So far as he could remember the wind eventually fell through south to south-west, blowing very hard. Had the Montrose adopted the methods he considered to be the proper ones (having in view the fact that she could not leave the wharf), she would have been lying, during the strongest part of the typhoon, to two anchors with a great scope of chain and would have been able to "give" to all forward lines, which was eventually the wind direction.

He considered that the Montrose was improperly moored and lying in an exposed position. The lines were too much "up and down" and should have been out longitudinally instead.

This was the finish of the evidence of this witness and the Chief Justice adjourned the case until Monday morning.

IS THERE A BABY IN YOUR HOME?

If so, or if you have young children, you should not be without a vial of Baby's Own Tablets. Children's ailments come quickly and means should always be at hand to promptly fight them. Baby's Own Tablets



are the ideal home remedy. They regulate the bowels, banish constipation, colic and indigestion, check diarrhoea, relieve colds and croup, allay teething pains almost as if by magic, quiet the nerves, and quickly bring calm, health-giving sleep. They also expel worms. Chemists sell them, or post free, 60 cents the vial, from Dr. Williams' Medicine Co., 60 Kiange Road, Shanghai.

Visitors always welcome at
VICTROLA

No Home complete without one.
MOUTRIE'S—Sole Agents.

JAPAN COAL

AND
GENERAL IMPORTS AND EXPORTS.

AGENTS FOR—

THE MITSUBISHI MARINE & FIRE INSURANCE CO.
THE OSAKA MARINE & FIRE INSURANCE CO.

MITSUBI SHISHOJI KAISHA

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HEAD OFFICE—TOKYO

NO. 14, PEDDER ST., HONGKONG.

IF YOU POSSESS ONE HYDES EXPOSURE METER

We guarantee you will take photographs with right Exposures.

Sole agents in China. **HALL, LAW & CO.**
Tel. 3217. 10, Des Voeux Road, Central.

JAMES STEER.

9, Ice House Street.
WATCHMAKER AND JEWELLER.

CHRONOMETERS, CLOCKS, WATCHES AND NAUTICAL INSTRUMENTS REPAIRED UNDER MY PERSONAL SUPERVISION.

TEL. CENTRAL 2877 TEL. CENTRAL 2877

GOLDEN STATE BUTTER

From CALIFORNIA CREAMERIES.

Sold by all the leading dealers in one pound

cartons—(FRESH)—and 1/2 and 1 lb. tins

SOLE AGENTS: GETZ BROS. & Co., of the Orient Ltd.
PROVISION DEPT.

Just received a consignment of

"GERMOL" for the Hair

to be obtained at the

COLONIAL DISPENSARY

Tel. 1877. 14, Queen's Road, Central. Tel. 1877.

Twink



Individuality—in Business.

HER office frocks were always in good taste—as neat and business-like as her methods yet they possessed a distinctive, there's no doubt. The men didn't wonder the why and wherefore; they just voted her "twink." Her fellow typists didn't ask her for patterns—they began to study the colours which suited them. Follow the fashion in a few days, but wear the colours that give you individuality. Dye your frocks and frocks, there are attractive shades of Twink, and your shades are there. Follow the directions carefully, and beautiful results are certain.

Of all Chemists, Grocers, Shops, etc., etc., etc., etc.

Twink is made in the following 24 beautiful shades:

Agents: The China Soap Co., Ltd., Shanghai, Hongkong, Tientsin, Hankow, Yantai, Moukden.

NEW ADVERTISEMENTS.

WANTED.

WANTED—Ground floor Offices or Store in Central district for January or February 1924. Apply Box No. 1020 c/o "Hongkong Telegraph."

WANTED—Now (preferably) before April, an English Nurse to look after small child at Peak. Apply Box 1023, c/o "Hongkong Telegraph."

BRITISH Company in Hongkong has a vacancy for a capable Chinese clerk with a good knowledge of English. Must write well and be accurate at figures. Apply in own handwriting. Box No. 1022 c/o "Hongkong Telegraph."

TO BE LET.

TO LET.—High-class RESIDENCES (East View Buildings), opposite "Sai Fui Terrace," Nathan Road, Kowloon three-roomed flats, well ventilated, with bath, water closet, kitchen and servants quarters. For particulars apply to Mr. Lai Chak, No. 14, Queen's Road Central.

TO LET.—Six roomed house on the Peak, March till November, fully furnished, 3 bathrooms, flush system, hot and cold water etc. Apply Linstead & Davis, Alexandra Building.

TO LET.—3 roomed flat with bath-rooms and kitchen, Airy, 5, Peace Avenue, Hornumtin. Immediate occupation. For particulars apply Box No. 1021 c/o "Hongkong Telegraph."

CENTRAL offices to let. Top floor, 8, Des Voeux Road Central. Vacant from the 15th. November. Apply International Trade Developer 8, Des Voeux Road, Central.

HARFORD 169, THE PEAK (Magazine Gap)

TO LET, furnished 3 months from March 1924 near Motor Road & public garage. Apply H. E. GOLDSMITH—P. W. D.

LOST.

LOST.—On Kowloon Ferry Wharf or Lai Chi Kok Bus, a platinum bar brooch. Finder please return to Box No. 443 G.P.O.

THE HONGKONG HOTEL CO., LTD.

NOTICE IS HEREBY GIVEN that an Extraordinary General Meeting of the above Company will be held at the Hongkong Hotel, Pedder Street, Victoria, in the Colony of Hongkong, on Wednesday, the 31st day of OCTOBER, 1923 at 11.30 o'clock in the forenoon for the purpose of considering and, if thought fit, passing the following Resolution as an Extraordinary Resolution, namely:—

That the name of the Company be changed to "THE HONGKONG AND SHANGHAI HOTELS, LTD."

SHOULD THE ABOVE RESOLUTION be passed by the requisite majority it will be submitted for confirmation as a Special Resolution to a Second Extraordinary General Meeting to be held at the Hongkong Hotel, Pedder Street, after said on Saturday, the 17th day of NOVEMBER, 1923, at eleven o'clock in the forenoon for the purpose of considering and, if thought fit, confirming such Resolution as a Special Resolution accordingly.

Dated this 16th day of October, 1923.

By Order of the Board.

WALTER J. HAWKER,
Secretary.

In answer to numerous requests, the public are informed that it is impossible to screen "SALOME" again at The Coronet, owing to the many big and important features booked for early showing. Arrangements have been made, however, to screen it FOR ONE DAY only, on Sunday, November 18th at

THE STAR

FORTHCOMING AUCTION SALES.

Lammert Bros.

PUBLIC AUCTION.

THE Undersigned have received instructions to sell by Public Auction on

Monday the 19th Nov 1923

commencing at 5.15 p.m.

at their Sales Room, Dudley Street

A Valuable Collection of Postage Stamps

Catalogues will be issued.

On View from Saturday the 17th November, 1923.

Terms—Cash on delivery.

LAMMERT BROS., Auctioneers.

DO NOT MISS—

ROCHA'S

POPULAR AUCTION SALES

Every Tuesday Thursday

& Saturday

At 2.30 p.m.

Specialist in the Valuation of Household and Office Furniture

DA ROCHA'S MART

2A, D'Aguilar St. Phone 2931

NOTICE.

WORKERS for the Peak Stall, M. C. L. Bazaar, are invited to send their contributions to Mrs. Gompertz, 126A Peak, who would be very gratified if any Peak Ladies not already approached would communicate with her if desirous of helping either by annual subscriptions (\$1 adults and 20 cents children), or donations of money, or articles for the Toy and Fancy Stall.

NOTICE.

NOTICE is hereby given that the Management of our Hongkong Branch has been taken over by Mr. LEON DAVID WALCH of Shanghai.

J. ULLMANN & CO.

THE HONGKONG JOCKEY CLUB.

OWNERS are reminded that entries for Gyrkhans to be held on December 1st, close tomorrow.

DANCING.

PALACE HOTEL.

The popular Jazz Band of H. M. S. "DESPATCH" will play at the above Hotel on SATURDAY, the 17th November 1923.

Dancing at 9.15 p.m.



Our Portrait of Mr. WALTER E. WHITE, of 41, Balaclava, Chesham, London, England, who writes:

"Some three years ago I had a swelling in the lower lip. One night I awoke and found it had become a little ulcer which in time, to my horror, I discovered was the whole lip. I had a large, painful swelling, and with all the care and attention that would be open for 15 months. Being an all-round athlete, holder of many cups and prizes, I began to give up all hope of ever taking my place again among the athletes. One day one of my fellow workmen inquired how my lip was, and told me it was 'Clarke's Blood Mixture' I wanted. That day I bought a bottle, and when I had finished it I was not only cured myself, but all my workmates could see improvement. I could bend my knee a little and that gave me encouragement, so I persevered with it and am glad to say seven bottles completely cured me. I am now as well as ever, and am still holding my own as an athlete."

Sufferers from Bad Legs, Abscesses, Ulcers, Glandular Swellings, Piles, Eczema, Bolls, Pimples, Eruptions, Rheumatism, Gout, should realize that lotions and ointments can but give temporary relief—the blood must be completely cleared of the impure waste matter, the true cause of such troubles. Clarke's Blood Mixture quickly attacks, overcomes, and expels the impurities that is why so many remarkable recoveries stand to its credit. Pleasant to take, and free from injurious ingredients.

Of all Dealers—see that you get

Clarke's Blood Mixture

"Everybody's Blood Purifier"

HUGHES & HOUGH

AUCTIONEERS

AND

GENERAL BROKERS.

PUBLIC AUCTION.

The Undersigned have received instructions to sell by Public Auction (for Account of the Concerned),

on TUESDAY,

the 20th November, 1923, commencing at 2.30 p.m., at their Sales Rooms, No. 8, Des Voeux Road, Corner of Ice House Street.

Valuable Teakwood and Blackwood Furniture and Household Sundries, &c., &c., &c.

Comprising:

Dining Suites, Chesterfield Sofas, Arm-chairs (new), Tea Tables, Teakwood Beds, large and small Wardrobes, Dressing Tables and Chairs, Washstands, etc., Sideboards, Dinner Wagons, Crockery and Glass Ware, Cutlery, Carpets and Rugs, Electro-plated Ware, Electric Reading Lamps, Teakwood Screens, Blackwood Teapots, Marble-top Flower Stands, Side Tables and Cabinets, etc., etc.

Also

One Piano by Challen and Son, London.

(Full Particulars from Catalogue).

Terms—Cash on delivery.

HUGHES & HOUGH, Auctioneers.

Hongkong, 15th Nov., 1923.

NOTICE OF REMOVAL.

WE have this day removed our Offices to No. 4 Queen's Building, Top Floor, Franco-Chinese Trading Co., Ltd.

Hongkong, 15th Nov., 1923.

ADMIRAL ORIENTAL LINE

"PRESIDENT MADISON"

having arrived from Manila via ports, on Nov. 16th. Consignees are hereby notified that the cargo is being landed at their risk into the hazardous and extra hazardous galleys of the Hongkong and Kowloon Wharf and Godown Co., at Kowloon, and stored at consignees' risk.

Consignees of Cargo must produce an Import Permit signed by the Superintendent of Imports & Exports, Hongkong, before Bills of Lading will be countersigned.

All broken, chafed and damaged cargo is to be left in the godowns, where it will be examined at 10 a.m. on 22nd Nov., at the Company's Surveyors, Messrs. Anderson and Ash.

All claims must be presented within thirty days of the steamer's arrival here, after which they cannot be recognised.

No claims will be recognised after the goods have left the godowns, and cargo undelivered on and after November 23rd, will be subject to rent.

No Fire Insurance whatever will be effected.

Consignees are requested to send in their Bills of Lading for countersignature immediately.

United States Shipping Board Emergency Fleet Corporation.

Agents,

ADMIRAL ORIENTAL LINE,

4, Des Voeux Road,

Hongkong, November, 16th, 1923.

"LONELIEST MAN'S" MSS.

Destroyed According To Will.

The manuscripts left by the late Mr. H. F. House have been burnt according to the terms of his will, states the current issue of the *Baltimore Journal*.

It will be recalled that Mr. House, a wealthy and retired Indian Civil Servant, met an untimely death in a London hotel, and at the inquest he was described as "the loneliest man in the world."

Mr. House's researches, particularly into the English drama, of which he purposed to write a history, were contained in a considerable bulk of manuscripts, and these his sister has now burnt, the feeling that the instructions left gave her no option

INSURANCE RISKS.

The Fraudulent Claims.

Whenever the claimant for a loss under an insurance policy finds himself in collision with unsympathetic assessors one of two things has probably happened, writes the insurance correspondent of the *Manchester Guardian Commercial*. He is either, in sanguine ignorance, stubbing his toe against the iron rock of an insurance principle, or his claim has fallen into the category of those which excite suspicion. It may, from the point of view of the claimant, have been put forward in good faith and still have about it a distinct odour of fraud.

A claim for burglary loss, in which an insurance principle was involved, came before me recently. It is a good example. I was consulted by a friend who has had the misfortune to suffer from three burglaries at his private house within two years. He is not a rich man, he has no quantity of plate or jewellery to attract the modern family of Sikes, and yet somehow his house has become a lodestone for casual burglars or house-breakers. His latest trouble was this. Among the property stolen were uniforms, evening dress, "glad rags" such as men wear at weddings and rarely at other times, furs, and so on. All these articles of clothing were several years old, yet carefully kept up and, for their casual purpose, as good as new. My friend felt it to be an outrage that his insurance company—which had already paid two previous claims for his burglaries—was not willing to replace these ancient but serviceable clothes by brand-new ones. "I shall have to buy new ones," he cried to me indignantly, "so why should I not be paid the cost of new ones?"

I explained, with no great success, that insurance was a matter of strict indemnity and aimed at placing a sufferer as nearly as possible in the same position as if no loss had taken place. If, in defiance of this fundamental principle, he were given brand new clothes in place of the old ones my friend would have made a profit out of the burglary, and made a burglary an attractive incident instead of the confounded nuisance which insurance companies desired it to be. But my explanation did not satisfy my friend: he still thought that insurance offices were Aladdin's replacing old lamps by new. The final settlement reached seems to me a generous one, especially considering that this was the man's third burglary within two years.

The company accepted a valuation for the stolen goods at their present cost, not their original cost some years ago when prices were lower, and then made a deduction for depreciation over the period during which they had been used. I tell this story in order to emphasise that first of insurance principles—that the contract is one of indemnity only, and is intended to place a sufferer in the same position as he was in before the loss occurred. It does not aim at replacing old and battered lamps by bright new ones hot from the factory.

A USUAL EXPERIENCE.

That conflict between the sanguine imagination of a sufferer concerning what he ought to get and the just principles of settlement under a contract of indemnity is common enough. Insurance companies, in the general interest of their business, always seek to leave claimants satisfied with their treatment, but they must stick rigidly to the principle of indemnity as the first line of defence against fraud. If it were easy to make a profit out of a burglary, or a fire, or a motor-car accident, then we should have at once an immense increase in the number of burglaries, fires, and motor accidents, because the insured persons, having everything to gain and nothing to lose in pocket, would relax those precautions which are of the essence of genuine insurance. Insurance is a contract of good faith on both sides. The insured must do his or her best to avoid losses, and the insurance company must, when things go agl, indemnify the bona-fide sufferer.

The principle of indemnity

which I have enunciated in untechnical language is a safeguard against fraud as well as against carelessness. Another potent one, is the Black List.

Very few people who have never served in an insurance office have ever heard of the Black List—except maybe of quite a different list in connection with public

houses and chronic drunkards.

The insurance Black List is a simple and natural device designed to warn all companies against certain persons whose claims have aroused grave suspicion. It is often much easier to be morally certain in that a claim is fraudulent than to be able to prove it fraudulent in the law courts. Many fraudulent claims are paid by insurance companies every year, but they do not willingly pay more than once. They Black List the claimant, who then discover that he cannot, under the name and address on the list, get an insurance policy anywhere. Sometimes, if he is just a wandering thief, he alters his name and address and manages to get insured. But even that is difficult. For insurance offices, which, from the nature of their business, are always liable to be sniped by swindlers possess in their service men of acutely keen scent for bogus insurances. What is more, in this matter of protecting the market as a whole against fraud all the offices act together and pool their experience.

It is as difficult for a man who has once presented, say, a fire claim which is adjudged to be fraudulent—though it may have been blandly paid—to get insured anywhere as it is for a man, whose life has once been rejected by an insurance doctor to get a life policy accepted anywhere.

The Black List, a critical jaundiced survey of all doubtful propositions for insurance, and a general pooling of experience do in practice prevent nine-tenths of the would-be swindlers from making money at the cost of honest folk. But now and then all these precautions prove to be insufficient. Now and then there arises a swindler of exceptional ingenuity like the man Englestein, who was after a long hunt, run down the other day and sentenced to six years' penal servitude. He was what might be called a consulting expert in arson.

AN EXPERT IN ARSON.

I am, in another incarnation, a writer of romances, but I should never in fiction have dared to invent Englestein. He is too bad to appear to be true, and yet he was true, as was proved in the Central Criminal Court of the new Old Bailey. He is believed to have been the means of getting for his clients more than £100,000 in fraudulent fire claims. You will have read—or ought to have read—in "Mr. Polly," that most excellent of Mr. Wells' studies of the retail shopkeeper, how the hero saturated his shop and furniture with paraffin, set light to it, and then sat down on the stairs to cut his own throat with a razor. But the first touch of the razor hurt most abominably, and the fire spread so rapidly that Mr. Polly's attention was diverted from suicide to the urgency of escaping cremation while alive. That was a simple essay in arson which, leaving out the intended suicide, has been attempted hundreds of times. But Englestein was no simple-minded Mr. Polly. He first arranged that the contents of a house should be surveyed by the insurance office designed as the victim. Then he removed the more valuable furniture or stock of a shop, putting in place of it all the metal screws and bolts and nails and gadgets which the assessors would expect to find, and did find, after the fire had occurred. His clients therefore scored both ways. They got their insurance money and saved the principal part of their furniture and stock. Like my late friend Mr. Hornum's "Raffles"—who played first-class cricket as an occupation and burgled in his spare time—Englestein's "occupation" was that of a City merchant. He lived in a large house at Hackney, maintained a staff of servants, and was locally "highly respected." Like all really great criminals, including Mr. Charles Peace, he used his open respectable occupation to cover up the secret illicit one. His existence behind the scenes as the planner of ingenious arsons was known long before his identity was assured and definite steps could be taken to prove a case against him. He is supposed to have been the advisory expert in about two hundred fires before he was finally caught.

UNPAID TAX.

A complaint at the large number of summonses which had been taken out for non-payment of income tax was made by the chief clerk at the Mansion House, E. C. Police Court. Applications for 1,147 summonses were now at his offices, he said. All had been made by Mr. Bailey, one of the City income tax collectors.

ELUSIVE PIMPERNEL OF CRIME.

Passed Unnoticed by Detectives.

Paris.—Doctors who examined Gabriel Mourey, the bandit who fell under the bullets of detectives at Gournay, near Paris, recently declared the wounded man to be out of danger. In consequence he has been removed to the prison of Fresnes, near Paris.

Mourey's arrest was one of the finest pieces of detective work accomplished by the Paris police.

Mourey was sentenced to penal servitude for murder in 1905. Two years after he had been sent to Devil's island (the French penal settlement) he escaped to Venezuela.

After committing several thefts he visited Mexico and America, and for 15 years he wandered about these countries, rarely doing any honest work.

He became associated with several gangs of thieves who carried out many daring raids, but the police were never able to catch him, as he is remarkably clever in the art of disguising himself.

When Mourey was known to be in France detectives thought they would catch him on the day of his father's funeral.

He was known to have a great affection for his father, and it was believed that he would risk being arrested rather than not attend the funeral.

Police were in force near the house, in the church, and at the cemetery, but they did not capture Mourey, though he attended the funeral.

He was disguised as a woman, and his face was hidden by a veil of black crepe.

Mourey was visited in hiding by a girl whom the police already had under surveillance. This put detectives on the right scent.

AN UNEXPECTED "BAG"

"Featuring" King Christian.

King Christian's rescue of a drowning sailor near Copenhagen recalls another incident of some years ago. Cruising off the Danish coast in his yacht Rita, the King was startled by a sound of firearms, and ordered the yacht to turn at full speed in the direction of the sound. He soon came within range of a fearful spectacle. From the deck of a steamer some men were firing on a rowing-boat, and as the Rita came near a girl threw herself from the boat into the water.

A motor launch was promptly lowered from the yacht, and the drowning girl was hauled aboard this by the King himself. His Majesty then espied in the offing a boat with a huge camera, and at once guessed that he had been acting for the benefit of a cinematograph operator. After his first feeling of annoyance the King saw the humour of the situation, and ultimately gave permission for the film to be exhibited.

CHURCH AND SOCIAL EVILS.

Mr. A. H. Lieck, the Clerk at Thames Police Court, taking part in a discussion at St. Albans regarding the Church of England's attitude towards social evils, said that since the Fitzroy case the police were not, in fact, arresting members of a certain class of women. The number of such cases had gone down by fully 90 per cent. The Rev. J. C. Nankwell, general secretary of the White Cross League, said that unless actual complaints were made the police were practically powerless to do anything. Since the case mentioned, the enthusiasm of the police on this particular matter had gone down to zero. Regarding the general question, Mr. Nankwell said they needed to attack not the girls involved but the causes that brought the girls on the streets.

BECKETT'S PURCHASE.

Joe Beckett, with his share of the purse received for his brief fight with Carpenter has decided to settle down in Southampton. He has purchased a house at Shirley, a pleasant place on the outskirts of the town.

Shipping to Europe, Australia, and other Ports.

P. & O. BRITISH INDIA, APCAR AND EASTERN & AUSTRALIAN LINES.

(COMPANIES INCORPORATED IN ENGLAND)

Straits, Java and Burma, Ceylon India, Persian Gulf, West Indies, Mauritius, East & South Africa, Australasia, including New Zealand & Queensland Ports, Red Sea, Egypt, Europe, Etc.
PENINSULAR & ORIENTAL FORTNIGHTLY DIRECT ROYAL MAIL STEAMERS.
(UNDER CONTRACT WITH H. M. GOVERNMENT.)

S.S.	Tons	From Hong-kong (about)	Destination
MAIWA	10,941	16 Nov. m'night	M'les, Gib., L'don & A'werp
RYANZA	7,023	24th Nov.	M'les, L'don, A'werp, R'dam
ALYAN	9,082	30th Nov.	M'les, London & Antwerp
BOUDAN	6,696	13th Dec.	S'pore, Pang, C'bo & B'bay
EVANHA	8,092	14th Dec.	M'les, London & Antwerp
MAISAR-I-HIND	11,430	29th Dec.	B'bay, M'les, L'don, A'werp

BRITISH INDIA-APCAR SAILINGS (South).

APCAR	6,052	19th Nov.	S'pore, Penang & Calcutta
BANDA	6,936	6th Dec.	S'pore, Penang & Calcutta

EASTERN & AUSTRALIAN SAILINGS (South)

EASTERN	4,000	1st Dec.	Manila, Thursday Island
BRUFOA	6,000	5th Jan.	Townsville, Brisbane
ST. ALBANS	4,500	2nd Feb.	Sydney & Melbourne

Frequent connection from Australia with the following:-
The P. & O. Royal Mail steamers to London via Suez Canal.
The P. & O. Branch Service of steamers to London via the Cape.
The P. & O. Branch Service of steamers to London via the Cape.
The P. & O. Branch Service of steamers to London via the Cape.

SAILINGS TO SHANGHAI & JAPAN.

BOUDAN	6,696	30th Nov.	Shanghai
RYANZA	6,949	30th Nov.	Shanghai, Moji & Kobe
ALYAN	9,097	1st Dec.	Shanghai, Moji & Kobe
BRUFOA	6,000	11th Dec.	Moji & Kobe
MAISAR-I-HIND	8,840	29th Dec.	Shanghai, Moji & Kobe
MAISONIA	11,069	15th Dec.	Shanghai, Moji & Kobe

All dates are approximate and subject to alteration without notice.
WIRELESS ON ALL STEAMERS.

Parcels Measuring not more than 2 1/2 ft. x 2 ft. x 1 ft. will be received at the Company's Office up to noon on the day previous to sailing.

For Passage Rates, Handbooks, Freights, etc., apply to
MACKINNON, MACKENZIE & Co., Agents.
22, Des Voeux Road, Central.

GLEN AN SHIRE.

JOINT SERVICE OF STEAMERS.

U. K., STRAITS, CHINA & JAPAN Service.

OUTWARDS. HOMEWARDS.

Vessel	Due Hongkong	Vessel	Leaves Hongkong
GLENAPP	16th Nov.	GLENANOV	7th Dec.
CARMARTHENSHIRE	25th Nov.	GLENGARRY	14th Dec.
GLENTARA	3rd Dec.	GLENAPP	30th Dec.
CARNARVONSHIRE	14th Dec.	GLENANOV	7th Jan.

Movements are subject to change without notice.
For freight or further particulars please apply to:-

JARDINE MATHESON & CO., LTD.
AGENTS THE GLEN LINE, LTD.
Telephone Central No. 215, sub-ex. 23 and 3696.

M MESSAGERIES MARITIMES M

SERVICES CONTRACTUALS

Mail Steamers	Next Sailings from Marseilles	Pro. Arr. at Hong-kong and Sailing for S'hai & Japan	Pro. Sailing from Hong-kong for M'les
PORTHOS	—	—	26th Nov.
ANGKOR	—	—	10th Dec.
CHAMBERD	19th Oct.	22nd Nov.	25th Dec.
PAUL LECAT	2nd Nov.	9th Dec.	8th Jan.
ANDRE LEBON	16th Nov.	30th Dec.	22nd Jan.
AMBOISE	30th Nov.	3rd Jan.	5th Feb.

RATES OF PASSAGE MONEY TO MARSEILLES.
(including Table Wine and free Doctor's attendance).
A Class 1st Class £95.00 B. Class 1st Class £89.00
Steamers 2nd Class £68.00 Steamers 2nd Class £62.00

Through Tickets to London and Leading Towns of Europe.

Accommodation reserved in the trains at Marseilles.

LIGNE COMMERCIALES (CARGO-BOATS)

S.S. loading for Havre, Antwerp & Dunkirk about

Also through Bills of Lading issued to Helsinki, Reval & Riga.

For full particulars apply to:-

Messageries Maritimes Co.
3 Queen's Building.

TELEPHONE CENTRAL 740.

CONSIGNATION. TRANSIT. REPRESENTATION.

VEREENIGDE NEDERLANDSCHE SCHEEPVAART MAATSCHAPPIJ.

(United Netherlands Navigation Company)

HOLLAND-OOST AZIE LIJN

(Holland-East Asia Line)

(Members of the Straits, China and Japan Conferences.)

Taking cargo for Belgian, Netherlands, German and all North European ports on direct or optional Bills of Lading, also to United Kingdom ports on optional Bills of Lading only.

ARRIVALS FROM EUROPE:

S.S. ZOSMA	due Hongkong about	22nd Nov.
S.S. OLDEKERK	"	18th Dec.

SAILINGS TO EUROPE:

Steamers	For	Sailing on or about
OUDEKERK	R'dam, A'dam, Hamburg, Bremen	19th Nov.
ZOSMA	R'dam, A'dam, Hamburg, Bremen	27th Dec.

For full particulars please apply to

CHINA JAPAN JAPAN LIJN

General Agents. York Building.

Shipping to Europe, Australia, and other Ports.



SAILINGS SUBJECT TO ALTERATION.

VICTORIA, SEATTLE & VANCOUVER via Shanghai & Japan ports.

Through Bills of Lading issued to all Overland Common Points in U.S.A. and Canada.

Through passage rates to Europe via America G. \$405. G. \$420. G. \$440.

SHIZUOKA MARU ... Monday. 26th Nov.

YOKOHAMA MARU ... Wednesday. 12th Dec.

MARSEILLES, LONDON & ANTWERP via Singapore, etc.

KAMO MARU ... Friday. 23rd Nov.

KATORI MARU ... Wednesday. 5th Dec.

HAMBURG via LONDON & ROTTERDAM.

TOYOHASHI MARU ... Middle of Nov.

LIVERPOOL via MARSEILLES & VALENCIA.

SYDNEY & MELBOURNE via Manila, etc.

AKI MARU ... Tuesday. 20th Nov. at 10 a.m.

TANGO MARU ... Wednesday. 19th Dec.

NEW YORK and/or BOSTON via PANAMA.

TAKAOKA MARU ... Saturday. 24th Nov.

BUENOS AIRES via Singapore, Durban & Cape Town.

KAWACHI MARU ... First half of Dec.

BOMBAY via Singapore, Penang & Colombo.

WAKASA MARU ... Tuesday. 27th Nov.

CALCUTTA via Singapore, Penang & Rangoon.

OSAKA MARU ... Sunday. 25th Nov.

NAGASAKI, KOBE & YOKOHAMA.

TANGO MARU ... Thursday. 22nd Nov.

SHANGHAI, KOBE & YOKOHAMA.

HOLLAND MARU ... Saturday. 17th Nov.

TAMBA MARU ... Sunday. 18th Nov.

KASHIMA MARU ... Monday. 19th Nov.

For further information apply to:-

NIPPON YUSEN KAISHA.

Tel. Central Nos. 292, 293 & 2422.

Y. YAMAMOTO, Manager.

DODWELL & CO., LTD.

NEW YORK BERTH.

FOR BOSTON & NEW YORK via SUEZ.

S.S. "MUNCASTER CASTLE" Sailing on or about 12th Dec.

LLOYD TRIESTINO.

Taking Cargo for Genoa, Naples, Venice, Trieste and all other Italian Ports also cargo on through Bills of Lading for Levant, Black Sea and Danube Ports.

FIUME having been re-opened for traffic, cargo is also accepted for this port on through Bills of Lading.

VESSELS HAVE ACCOMMODATION FOR SALOON-PASSENGERS, REDUCED FARE FROM HONGKONG TO ITALIAN PORTS £66.

FOR SHANGHAI, YOKOHAMA & KOBE.

S.S. "DUCHESSE D'AOSTA" Sailing on or about End Nov.

S.S. "PERSEA" Sailing on or about End Dec.

FOR BRINDISI, VENICE & TRIESTE.

via Singapore, Penang and Colombo.

S.S. "FIUME" Sailing on or about Early Dec.

S.S. "DUCHESSE D'AOSTA" Sailing on or about Early Jan.

NATAL LINE OF STEAMERS.

FROM CALCUTTA, COLOMBO TO SOUTH AFRICAN PORTS.

S.S. "UMZINTO" Sailing from Calcutta on or about 1st Dec.

Regular Passenger and Cargo Service to South African Ports.

Through Bills of Lading issued from Hongkong.

For Freight or Passage, on any of the above Lines apply to:-

DODWELL & CO., LTD.

Telephone Central 1030. Agents.

AUSTRALIAN ORIENTAL LINE.

HONGKONG TO PHILIPPINES & AUSTRALIAN PORTS.

SAILING (SUBJECT TO ALTERATION).

Steamer	Arrives Hongkong from Australia	Leave Hongkong for Manila, Sandakan, Thurs. Is. & Aust.
CHANGSHA	In port	16th Nov. at 4 p.m.

This steamer is fitted with Refrigerating machinery, ensuring a plentiful supply of ice, fresh provisions etc. and has superior accommodation with Electric Light throughout and Electric Fans in the State-rooms. A duly qualified Doctor is carried, Reduced Fares, Cargo booked through to all Australian, New Zealand and Tasmanian ports.

For Freight and Passage apply to

Butterfield & Swire.

(JOHN SWIRE & SON, LTD.)

Telephone Central No. 35. Agents.

ELLERMAN & BUCKNALL



STEAMSHIP COMPANY, LTD.

Projected Sailings from Hongkong Subject to alteration.

PASSENGER SERVICE.

City of Paris	23rd Nov.	Shanghai & Japan
City of Karachi	4th Dec.	Marseilles & London
City of Paris	2nd Jan.	do.
City of Canterbury	21st Feb.	do.
City of York	30th Mar.	do.
City of Cairo	18th Apr.	do.

FARES TO LONDON.

Single 1st Class A £ 92. B £ 84. 2nd Class A £ 62. B £ 56.
Return 1st Class A £ 161. B £ 147. 2nd Class A £ 108. B £ 98.

For further particulars apply to

HOLYOAK MASSEY & CO. LTD. THE BANK LINE, LTD.

CANTON. Tel. Central 780.

COAST SHIPPING.

INDO CHINA STEAM NAVIGATION Co., Ltd.

SAILINGS SUBJECT TO ALTERATION.

Destination	Steamer	Sailings
MANILA	Wingsang	Fri. 16th Nov. at 3 p.m.
HAIPHONG via Hoihow Leesang		Sat. 17th Nov. at 10 a.m.
RANGKOK via Swatow Hangsang		Tues. 20th Nov. at 10 p.m.
KOBE & Moji	Lalsang	Tues. 20th Nov. at 4 p.m.
TTAO via S'hai & S'hai Takasang		Wed. 21st Nov. at d'light.
TIENSIN	Cheongshing	Wed. 21st Nov. at noon.
SANDAKAN	Hinsang	Thurs. 22nd Nov. at 3 p.m.
SHANGHAI via Swatow Tingsang		Fri. 23rd Nov. at d'light.
HAIPHONG via Hoihow Mingsang		Sat. 24th Nov. at 10 a.m.
TTAO via S'hai Kwongsang		Wed. 28th Nov. at d'light.
RANGKOK via Hoihow Chunsang		Thurs. 29th Nov. at 10 a.m.
STRAITS & Calcutta	Kutsang	Sat. 1st Dec. at 3 p.m.
KOBE	Hosang	Tues. 4th Dec. at noon.

Calcutta Line:—This Line now affords regular sailings to Calcutta, Penang and Singapore. Returning from Calcutta steamers proceed via Straits and Hongkong to Japan occasionally calling at Shanghai.

All steamers have excellent passenger accommodation, are fitted with Electric Light & Fans & carry a fully qualified Surgeon.

Shanghai Line:—Sailings approximately every three days between Canton & Shanghai, sometimes calling at Swatow. Through tickets can be obtained and through Bills of Lading are issued all to Northern and Yangtze Ports via Shanghai.

Manila Line:—A weekly service is maintained with Manila by vessels with good passenger accommodation, sailings from both ports every Friday.

Haiphong Line:—Sailings approximately weekly for passengers and cargo, calling at Hoihow both ways.

Borneo Line:—Fortnightly sailings to and from Sandakan by two 5,000 ton steamers s.s. "HINSANG" & "MAUSANG" both steamers having excellent passenger accommodation. Cargo taken on through Bills of Lading for Kudat, Jesselton, Labuan, Tawau and Lahad Datu.

Tientsin Line:—A regular service is run from March to November between Hongkong & Tientsin occasionally calling at Wei-haiwei & Chefoo.

Bangkok Line:—A weekly service is provided between Hongkong & Bangkok, via Swatow, by five steamers fitted with up-to-date passenger accommodation.

CALCUTTA LINE.

S.S. "Kutsang" will be despatched on or about Saturday, 1st Dec. at 3 p.m. for SINGAPORE, PENANG & CALCUTTA.

Through Bills of Lading issued to RANGOON, PORT SWETTENHAM & MADRAS & DUTCH EAST INDIES.

For Freight or Passage apply to:-

JARDINE MATHESON & Co., Ltd.

Telephone Central No. 215. General Managers.

DOUGLAS STEAMSHIP CO., LTD.

HONGKONG & SOUTH CHINA COAST PORTS SERVICE.

Regular Service of Fast, High Class Coast Steamers having good accommodation for First Class Passengers, Electric Light and Fans in state-rooms and Saloon and Excellent Cuisine.

For Swatow, Amoy and Foochow and Returns,

(Occupying 9 to 10 days.)

Steamships	Captain	Leaving
Hai-ching...	J. S. Thomson	FRI. 16th Nov. at 1 p.m.
Hai-hong...	W. C. Passmore	TUES. 20th Nov. at 1 p.m.
Hai-fong...	Ellis Walker	FRI. 23rd Nov. at 1 p.m.

Arrivals and Departures from the Co.'s Wharf (near Blake Pier.)

For Freight and Passage, apply to

Douglas Lapraik & Co.,

General Managers.

KONINKLYKE PAKETVAART MAATSCHAPPIJ.

Royal Packet Navigation Co. of Batavia.

S.S. VAN OVERSTRATEN

will be despatched on 24th Nov.

to SINGAPORE, PENANG and BELAWAN DELI.

Excellent saloon accommodation, all lower berths, English Cuisine, doctor carried, wireless telegraphy.

1st. CLASS FARE TO SINGAPORE, \$100.

In connection with the Royal Packet Nav. Co.'s (K.P.M.) services to all destinations in the Netherlands East Indies.

Agents:—JAVA CHINA JAPAN LIJN.

Telephone Central No. 1574. York Building, Charter Road.

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TOKYO JAPAN

Specially Brewed for Export

Sole Agents:-

Mitsui Bussan Kaisha, Ltd.

HONGKONG.

"ALLERGEN."

New Puzzle for Science.

Doctors at present are using a new word. It is called Allergen, and it means any substance to which any person is specially sensitive.

There was, for example, a strange case at a London hospital recently. A girl patient said that she could never put on any garment made of silk without coming out in a severe rash immediately afterwards.

Her story was tested and found to be absolutely correct. A violent redness of the skin—"nettle rash"—accompanied by some weakness followed the putting on of a silk blouse, and the patient remained unwell for some time.

Silk in this case was an "allergen." Every time this girl comes into contact with silk of any sort she will be ill. And every time she is ill in this particular way it will be safe to assume that she has been in contact with silk.

In other words, the girl is "silk sensitive" in a way in which you and I are not. We may come into contact with silk curtains or silk cushions or fabrics and never even know that we have touched them.

Let me give you another example of this queer sensitive-ness. A young married woman of my acquaintance suffered severely from asthma for many years—since, in fact, she was about ten. The attacks almost always came on at night, and they were very frequent.

But they never came on while she was staying with one of her aunts in the country. It was naturally supposed that this was due to the "fresh country air," and the girl's parents made arrangements for her to stay with the aunt more or less permanently. When she was a little older they arranged for her to have riding lessons.

After the first of these lessons a violent attack of asthma came on.

It was so severe that a consulting physician was summoned from London. He happened to be a doctor who was studying "allergens," and he had no hesitation in saying that the girl was a victim of "horse asthma."

He found, as he expected to find, that whereas the mattresses of the beds at the patient's London home were stuffed with horsehair, the mattresses belonging to her aunt were of feathers.

An experiment was carried out, in which a single horsehair was allowed to touch the surface of a scratch made on the girl's arm. Very soon the skin round the scratch became red and inflamed, whereas the skin round another scratch not touched by the horsehair remained quite pale.

NO SON SUCCEEDS.

Fortune's Freaks With Title.

The death of Lord Hotham, at his seat, Dalton Hall, York-shire, at the age of 69, occurred recently.

Owner of a considerable estate, Lord Hotham devoted the greater part of his time to his hobby of working as a mechanic.

At Dalton Hall was a workshop equipped with the latest machinery.

Lord Hotham was the sixth baron, and by a curious turn of fate, it has so befallen that son has never succeeded father to the title.

The new baron is Henry Frederick Hotham, a second cousin, the late Lord Hotham's only children being two daughters.

Admiral Hotham was the first baron, and under special remainder, the peerage went to his brother.

The brother was succeeded by a grandson, the grandson by a nephew, the nephew, the nephew by a brother, and the brother by a cousin (the late Lord Hotham).

